

P.O. Box 105314  
Atlanta GA 30348

August 15, 2013

**EQUIFAX**



To Start An Investigation, Please Visit Us At:  
[www.investigate.equifax.com](http://www.investigate.equifax.com)

000371



001464992-371  
Kimberly M Haman  
5624 Briarwood Estates Dr  
Saint Louis, MO 63129-6024

Dear Kimberly M Haman:

Thank you for requesting your credit file, commonly called a Consumer Credit Report. Your credit file contains information received primarily from companies which have granted you credit and from public record sources. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

To allow us to protect your privacy and deliver prompt service, please have your confirmation number accessible when you call or visit our web site. If there are items you believe to be incorrect, you may be able to initiate an investigation request via the Internet 24 hours a day, 7 days a week at:

**[www.investigate.equifax.com](http://www.investigate.equifax.com)**

Using the Internet to initiate an on-line investigation request will expedite the resolution of your concerns.

Or you may complete the enclosed Research Request Form and return it to:

**Equifax Information Services LLC**  
P.O. Box 105314  
Atlanta GA 30348

**NOTE: Sending the Research Request Form to any other address will delay the processing of your request.**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

**Under the FACT Act, you have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: 1-877-SCORE-11.**

**Get Informed. Be empowered.**

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Visit us at [www.equifax.com/CreditReportAssistance](http://www.equifax.com/CreditReportAssistance) or Call us at 866-349-5186.

## State of Missouri - Notice to Consumers

### Missouri Consumers Have the Right to Obtain a Security Freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by mail or via other approved methods. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific requestor or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) The personal identification number or password;
- (2) Proper identification to verify your identity;
- (3) The proper information regarding the specific requestor or period of time for which the report shall be available.

A consumer credit reporting agency must authorize the release of your credit report no later than fifteen minutes after receiving the above information, under certain circumstances.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly misuses file data, or fails to correct inaccurate file data.

To place a security freeze on your Equifax credit report, send your request via mail to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

The fee to place a security freeze on your credit report is \$5.00 for the first request and \$10.00 for any subsequent request. If you are a victim of identity theft and you submit an incident report as defined under section 570.222, RSMo, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.





**CREDIT FILE : August 15, 2013**

**Personal Identification Information** (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Kimberly M Haman  
Social Security # XXX-XX-1866 Date of Birth: May 1, 1967  
Current Address: 5624 Briarwood Estates Dr, Saint Louis, MO 63129 (314) 846-7105 Reported: 08/2013  
Previous Address(es): 29541 State Highway Y, Jonesburg, MO 63351 Reported: 08/2013  
5612 Briarwood Estates Dr D, Saint Louis, MO 63129 Reported: 08/2013  
905 Cypress Trl, Ofallon, MO 63366 Reported: 11/2010  
3129 Lupine Dr, Arnold, MO 63010 Reported: 11/2010  
RR 1 Box 48b, Jonesburg, MO 63351 Reported: 11/2010  
Formerly Known As: Kimberly M Hanman; Kim M Haman; Kimberly M Kelly  
Last Reported Employment: Cafe; Warrenton Jr High;  
Previous Employment(s): Housewife;

**ALERT(s): File Blocked For Promotional Purposes**

**Collection Agency Information** (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported 07/2013; Assigned 10/2007; Creditor Class - Medical/Health Care; Client - DES Peres Hospital; Amount - \$144 ; Status as of 07/2013 - Paid; Date of 1st Delinquency 03/2007; Balance as of 07/2013 - \$0 ; Last Payment Date 03/18/2013; Individual Account; Account # - 717346208; ADDITIONAL INFORMATION - Collection Account; Address: PO Box 660873 Dallas TX 75266-0873 : (800) 345-4261  
Consumer Adjustment Company; Collection Reported 05/2011; Assigned 09/2009; Creditor Class - Medical/Health Care; Client - St Anthonys Medical Center; Amount - \$49 ; Status as of 05/2011 - Paid; Date of 1st Delinquency 03/2009; Balance as of 05/2011 - \$0 ; Individual Account; Account # - 1926104; Address: 12855 Tesson Ferry Rd Ste 200 Saint Louis MO 63128-2912 : (314) 729-1133  
Consumer Collection Management; Collection Reported 07/2013; Assigned 05/2010; Creditor Class - Medical/Health Care; Client - Slucare; Amount - \$895 ; Status as of 07/2013 - Unpaid; Date of 1st Delinquency 01/2008; Balance as of 07/2013 - \$895 ; Individual Account; Account # - 5804329; Address: 2333 Grissom Dr Saint Louis MO 63146-3322

**Confirmation # 3227035391**

Please address all future correspondence to:



www.investigate.equifax.com



Equifax Information Services LLC  
P.O. Box 105314  
Atlanta GA 30348



(866) 238-6559  
M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.



**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by \*) (This section includes open and closed accounts reported by credit grantors)

**Account Column Title Descriptions:**

Account Number - The Account number reported by credit grantor  
 Date Acct. Opened - The Date that the credit grantor opened the account  
 High Credit - The Highest Amount Charged  
 Credit Limit - The Highest Amount Permitted  
 Terms Duration - The Number of Installments or Payments  
 Terms Frequency - The Scheduled Time Between Payments  
 Months Reviewed - The Number of Months Reviewed  
 Activity Designator - The Most Recent Account Activity  
 Creditor Class - The Type of Company Reporting The Account  
 Date Reported - Date of Last Reported Update  
 Balance Amount - The Total Amount Owed as of the Date Reported  
 Status - Condition of Account When Last Updated by Creditor or Otherwise

Amount Past Due - The Amount Past Due as of the Date Reported  
 Date of Last Paymnt - The Date of Last Payment  
 Actual Pay Amt - The Actual Amount of Last Payment  
 Sched Pay Amt - The Requested Amount of Last Payment  
 Date of 1st Delinquency - The Date of First Delinquency  
 Date of Last Actvty - The Date of the Last Account Activity  
 Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported  
 Charge Off Amt - The Amount Charged Off by Creditor  
 Deferred Pay Date - The 1st Payment Due Date for Deferred Loans  
 Balloon Pay Amt - The Amount of Final(Balloon) Payment  
 Balloon Pay Date - The Date of Final(Balloon) Payment  
 Date Closed - The Date the Account was Closed

**Account History  
Status Code  
Descriptions**

1 : 30-59 Days Past Due  
 2 : 60-89 Days Past Due  
 3 : 90-119 Days Past Due  
 4 : 120-149 Days Past Due

5 : 150-179 Days Past Due  
 6 : 180 or More Days Past Due  
 G : Collection Account  
 H : Foreclosure

J : Voluntary Surrender  
 K : Repossession  
 L : Charge Off

**Bank of America PO Box 982235 El Paso TX 79998-2235**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
431308886249*	06/01/2007	\$6,261	\$5,500		Monthly	37	Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2010	\$0		03/2010				03/2010						

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Authorized User; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Credit Card;

Account History with Status Codes	11/2009	10/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008
	1	1	3	2	2	3	2	1

**Bank of America, N.A. 4161 Piedmont Pkwy Greensboro NC 27410-8110 : (800) 451-6362**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
7321*	07/17/2006	\$230,300		30Y	Monthly	72	Transfer/Sold						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/31/2012	\$0		10/2012		\$1,586	05/2012							09/2012

Status - 30 - 59 Days Past Due; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Real Estate Mortgage;

Account History with Status Codes	08/2012	07/2012	06/2012	05/2012	08/2009	07/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	06/2008	05/2008
	1	1	1	1	2	1	4	4	4	4	3	2	1	1	1	1

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**Capital One Bank USA, Na** PO Box 85015 Richmond VA 23285-5015 : (800) 955-7070  
 Account Number 466309003085\* Date Opened 06/18/2011 High Credit \$688 Credit Limit \$650 Terms Duration Monthly Terms Frequency Monthly Months Revd 25 Activity Designator Paid and Closed Creditor Classification  
 Items As of Date Reported 07/27/2013 Balance Amount \$478 Amount Past Due Date of Last Payment 07/2013 Actual Payment Amount \$100 Scheduled Payment Amount \$25 Date of 1st Delinquency 07/2013 Date of Last Activity 07/2013 Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed  
 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Credit Card;

**Chase - Best Buy** P.O.Box 15298 Wilmington DE 19850 : (800) 955-9900  
 Account Number 505338100365\* Date Opened 04/01/2010 High Credit \$228 Credit Limit \$700 Terms Duration Monthly Terms Frequency Monthly Months Revd 15 Activity Designator Paid and Closed Creditor Classification  
 Items As of Date Reported 08/01/2011 Balance Amount \$0 Amount Past Due Date of Last Payment 04/2011 Actual Payment Amount Scheduled Payment Amount Date of 1st Delinquency 04/2011 Date of Last Activity 04/2011 Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed 04/2011  
 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Authorized User; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance; Credit Card;

**Chase Bank USA, Na** PO Box 15298 Wilmington DE 19850-5298 : (800) 955-9900  
 Account Number 426684115619\* Date Opened 11/25/2007 High Credit \$5,702 Credit Limit \$5,000 Terms Duration Monthly Terms Frequency Monthly Months Revd 66 Activity Designator Paid and Closed Creditor Classification  
 Items As of Date Reported 07/02/2013 Balance Amount \$0 Amount Past Due Date of Last Payment 02/2013 Actual Payment Amount Scheduled Payment Amount Date of 1st Delinquency 02/2013 Date of Last Activity 02/2013 Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed  
 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Account Closed By Credit Grantor;  
 Account History with Status Codes 03/2009 02/2009 01/2009 12/2008 2 2 2 1

**Chase Bank USA, Na** PO Box 15298 Wilmington DE 19850-5298 : (800) 955-9900  
 Account Number 418586648640\* Date Opened 10/01/2007 High Credit \$0 Credit Limit \$2,000 Terms Duration Monthly Terms Frequency Monthly Months Revd Paid and Closed Activity Designator Paid and Closed Creditor Classification  
 Items As of Date Reported 12/01/2007 Balance Amount \$0 Amount Past Due Date of Last Payment Actual Payment Amount Scheduled Payment Amount Date of 1st Delinquency Date of Last Activity Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed 11/2007  
 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

**Comenity Bank/Dressbarn** PO Box 182789 Columbus OH 43218-2789  
 Account Number 585637101425\* Date Opened 02/29/2004 High Credit \$287 Credit Limit \$250 Terms Duration Monthly Terms Frequency Monthly Months Revd 88 Activity Designator Paid and Closed Creditor Classification  
 Items As of Date Reported 06/30/2012 Balance Amount \$0 Amount Past Due Date of Last Payment 03/2009 Actual Payment Amount \$221 Scheduled Payment Amount Date of 1st Delinquency 03/2009 Date of Last Activity 03/2009 Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed 06/2011  
 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Charge;



**Comenity Bank/Express** PO Box 182789 Columbus OH 43218-2789

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
33827*	02/28/2011	\$112	\$100		Monthly	7						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date
06/30/2012	\$0		08/2011	\$38			08/2011					07/2011

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At  
Consumers Request; Charge;  
Account History 09/2011  
with Status Codes 1

**Comenity Bank/Express** PO Box 182789 Columbus OH 43218-2789

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
34095*	10/30/2011	\$319	\$500		Monthly	6						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date
06/30/2012	\$0		03/2012	\$219			03/2012					03/2012

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At  
Consumers Request; Charge;  
Account History 02/2012  
with Status Codes 1

**Comenity Bank/Nwyrk&CO** PO Box 182789 Columbus OH 43218-2789

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
61610*	09/09/2012	\$303	\$500		Monthly	10						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date
07/18/2013	\$72		07/2013	\$30	\$25		07/2013					

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charge;

**Dept of Ed/Sallie Mae** 11100 USA Pkwy Fishers IN 46037-9203 : (800) 428-9250

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
92592174241E0032*	08/13/2009	\$8,875		120 Months	Monthly	33						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date
07/31/2013	\$11,137		07/2013	\$100	\$79		07/2013					

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan; Fixed Rate;

**Dept of Ed/Sallie Mae** 11100 USA Pkwy Fishers IN 46037-9203 : (800) 428-9250

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
92592174241E0022*	09/22/2008	\$5,833		120 Months	Monthly	45						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date
07/31/2013	\$7,698		06/2013		\$54		07/2013					

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan; Fixed Rate;



**Dept of Ed/Sallie Mae** 11100 USA Pkwy Fishers IN 46037-9203 : (800) 428-9250  
 Account Number 92592174241E0012\* Date Opened 09/10/2008 High Credit \$9,141 Credit Limit Terms Duration 120 Months Terms Frequency Monthly Months Revd 45 Activity Designator Creditor Classification  
 Items As of Date Reported Balance Amount Amount Past Due Date of Last Payment Actual Payment Amount Scheduled Payment Amount Date of 1st Delinquency Date of Last Activity Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed  
 07/31/2013 \$12,064 06/2013 \$85 07/2013  
 Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Student Loan; Fixed Rate;

**Fifth Third Bank** 38 Fountain Square Plz MD 1-Com-64 Cincinnati OH 45263-0001  
 Account Number 86004\* Date Opened 09/01/2005 High Credit \$11,490 Credit Limit Terms Duration 63M Terms Frequency Monthly Months Revd 21 Activity Designator Paid and Closed Creditor Classification  
 Items As of Date Reported Balance Amount Amount Past Due Date of Last Payment Actual Payment Amount Scheduled Payment Amount Date of 1st Delinquency Date of Last Activity Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed  
 06/01/2007 \$0 06/2007 \$8,572 \$231 06/2007  
 Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;  
 Auto;

**Account History** 03/2007 01/2007 12/2006  
 with Status Codes 1 1 1

**First Bank** PO Box 790269 Saint Louis MO 63179-0269 : (800) 242-3455  
 Account Number 10280144\* Date Opened 02/17/2006 High Credit \$500 Credit Limit \$500 Terms Duration Terms Frequency Months Revd 88 Activity Designator Creditor Classification  
 Items As of Date Reported Balance Amount Amount Past Due Date of Last Payment Actual Payment Amount Scheduled Payment Amount Date of 1st Delinquency Date of Last Activity Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed  
 07/22/2013 \$0 07/2013 \$201 07/2013  
 Status - Pays As Agreed; Type of Account - Line of Credit; Type of Loan - Line Of Credit; Whose Account - Joint Account; ADDITIONAL INFORMATION - Line of Credit; Fixed Rate;

**FMC-OMAHA Service Ctr** PO Box 542000 Omaha NE 68154-8000  
 Account Number 3123\* Date Opened 07/01/2002 High Credit \$11,986 Credit Limit Terms Duration 65M Terms Frequency Monthly Months Revd 52 Activity Designator Paid and Closed Creditor Classification  
 Items As of Date Reported Balance Amount Amount Past Due Date of Last Payment Actual Payment Amount Scheduled Payment Amount Date of 1st Delinquency Date of Last Activity Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed  
 04/01/2007 \$0 04/2007 \$2,895 \$264 03/2007  
 Status - 30 - 59 Days Past Due; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Auto;

**Account History** 03/2007 01/2007 12/2006  
 with Status Codes 1 1 1

**Gecrb/American Eagle** PO Box 965005 Orlando FL 32896-5005 : (800) 843-0875  
 Account Number 604410054868\* Date Opened 07/26/2005 High Credit \$115 Credit Limit Terms Duration Terms Frequency Monthly Months Revd 20 Activity Designator Paid and Closed Creditor Classification  
 Items As of Date Reported Balance Amount Amount Past Due Date of Last Payment Actual Payment Amount Scheduled Payment Amount Date of 1st Delinquency Date of Last Activity Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed  
 07/19/2013 \$0 10/2006 10/2006  
 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Charge;



**Gecrb/Bassett** PO BOX 965036 ORLANDO FL 32896-5036 : (800) 333-1071

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
601919080560*	06/01/2004	\$2,632	\$4,500		Monthly	20	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/12/2013	\$0		09/2005				09/2005						06/2007

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

**Gecrb/Dillards** PO Box 965024 Orlando FL 32896-5024 : (800) 643-8278

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
604587041787*	10/01/1997	\$661			Monthly	20	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/17/2013	\$0		09/2005				09/2005						10/2008

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

**Gecrb/JC Penneys** PO Box 965007 Orlando FL 32896-5007 : (800) 542-0800

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
600889521975*	02/22/1993	\$1,759	\$1,358		Monthly	99	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/07/2013	\$0		05/2006				05/2006						04/2006

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

**Gecrb/JC Penneys** PO Box 965007 Orlando FL 32896-5007 : (800) 542-0800

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
600889521340*	02/22/1993												
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/07/2013							08/2013						

Status - Card Is Lost Or Stolen; Type of Loan - Charge Account; ADDITIONAL INFORMATION - Charge;

**Gecrb/JC Penneys** PO Box 965007 Orlando FL 32896-5007 : (800) 542-0800

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
600889318448*	09/04/2007	\$1,039	\$260		Monthly	70	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/28/2013	\$0		08/2011				08/2011						08/2011

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance; Charge;

Account History 11/2008  
with Status Codes 1



Gecrb/Lowes PO Box 965005 Orlando FL 32896-5005 : (800) 444-1408													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
798192426121*	05/18/2008	\$292	\$290		Monthly	61	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/26/2013	\$0		03/2009				03/2009						12/2008
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Account Closed By Credit Grantor;													
Account History with Status Codes													
	12/2008	11/2008	07/2008										
	2	1	1										

Gecrb/Sams Club PO Box 965005 Orlando FL 32896-5005 : (800) 964-1917													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
771410028821*	01/16/2005	\$1,150	\$1,050		Monthly	99	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/09/2013	\$0		11/2007				11/2007						03/2008
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Authorized User; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance; Charge;													

Heartland Savings 212 S Central Ave Ste 200 Saint Louis MO 63105-3500 : (314) 621-2660													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
45074510*	03/27/2007	\$700	\$700		Monthly	27							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/08/2013	\$560		06/2013		\$25		08/2013						
Status - Pays As Agreed; Type of Account - Line of Credit; Type of Loan - Line Of Credit; Whose Account - Deceased; ADDITIONAL INFORMATION - Line of Credit; Consumer Deceased; Variable/Adjustable Rate;													

Hsbc Bank PO Box 5253 Carol Stream IL 60197-5253 : (800) 477-6000													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
601138101649*	07/01/2008	\$59	\$300		Monthly	7	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
03/01/2009	\$0						08/2008						08/2008
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance; Credit Card;													

Hsbc Bank PO BOX 52530 CAROL STREAM IL 60196 : (800) 477-6000													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
515593000255*	08/01/2006	\$529	\$300		Monthly	7	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
03/01/2007	\$0		03/2007	\$267			03/2007						01/2007
Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Account Closed By Credit Grantor;													
Account History with Status Codes													
	01/2007												
	1												

(Continued On Next Page)



**Jpmorgan Chase Bank** PO Box 24696 Columbus OH 43224-0696 : (800) 848-9136  
 Account Number 52423019\* Date Opened 01/09/2012 High Credit \$8,399 Credit Limit 48M Terms Duration Monthly Terms Frequency 16 Months Revd Paid and Closed Activity Designator Creditor Classification  
 Items As of Date Reported 05/31/2013 Balance Amount \$0 Amount Past Due 05/2013 Date of Last Paymnt \$6,543 Actual Paymnt Amount Scheduled Paymnt Amount Date of 1st Delinquency Date of Last Activity 05/2013 Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed 05/2013  
 Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;  
 Auto; Fixed Rate;  
 Account History with Status Codes 12/2012 09/2012 08/2012 1 1 1

**Macy's/Dsnb** PO Box 8218 Mason OH 45040-8218 : (800) 243-6552  
 Account Number 422848053\* Date Opened 11/05/2011 High Credit \$483 Credit Limit \$300 Terms Duration Monthly Terms Frequency 21 Months Revd Paid and Closed Activity Designator Creditor Classification  
 Items As of Date Reported 08/04/2013 Balance Amount \$0 Amount Past Due 10/2012 Date of Last Paymnt 10/2012 Actual Paymnt Amount Scheduled Paymnt Amount Date of 1st Delinquency Date of Last Activity 10/2012 Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed 08/2012  
 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At  
 Consumers Request; Closed or Paid Account/Zero Balance;

**Macy's/Dsnb** PO Box 8218 Mason OH 45040-8218 : (800) 243-6552  
 Account Number 417602856\* Date Opened 08/30/2008 High Credit \$421 Credit Limit \$270 Terms Duration Monthly Terms Frequency 59 Months Revd Paid and Closed Activity Designator Creditor Classification  
 Items As of Date Reported 07/28/2013 Balance Amount \$0 Amount Past Due 08/2011 Date of Last Paymnt 08/2011 Actual Paymnt Amount Scheduled Paymnt Amount Date of 1st Delinquency Date of Last Activity 08/2011 Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed 08/2011  
 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At  
 Consumers Request; Closed or Paid Account/Zero Balance;  
 Account History with Status Codes 04/2010 06/2009 01/2009 1 1 1

**Preferred Customer Account** CSCL Dispute Team MAC N8235-04M, PO Box 1 Des Moines IA 50306  
 Account Number 577442205270\* Date Opened 05/11/2011 High Credit \$1,775 Credit Limit \$2,500 Terms Duration Monthly Terms Frequency 26 Months Revd Paid and Closed Activity Designator Creditor Classification  
 Items As of Date Reported 08/02/2013 Balance Amount \$0 Amount Past Due 04/2013 Date of Last Paymnt 04/2013 Actual Paymnt Amount Scheduled Paymnt Amount Date of 1st Delinquency Date of Last Activity 04/2013 Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed  
 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charge;

**Sallie Mae** PO Box 9500 Wilkes Barre PA 18773-9500  
 Account Number 9259217424100042\* Date Opened 08/01/2009 High Credit \$8,875 Credit Limit Terms Duration Monthly Terms Frequency 14 Months Revd Transfer/Sold Activity Designator Creditor Classification  
 Items As of Date Reported 10/01/2010 Balance Amount \$0 Amount Past Due Date of Last Paymnt Actual Paymnt Amount Scheduled Paymnt Amount Date of 1st Delinquency Date of Last Activity 09/2010 Date Maj. Del. 1st Rptd Charge Off Amount Deferred Pay Start Date Balloon Pay Amount Balloon Pay Date Date Closed 10/2010  
 Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Education Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or  
 Sold; Student Loan; Fixed Rate;



**Select Portfolio Servicing, Inc** 3815 S West Temple Salt Lake City UT 84115-4412 : (800) 258-8602

Account Number		Date Opened		High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd		Activity Designator			
277001390*		07/17/2006		\$230,300		30Y	Monthly	7					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/10/2013	\$237,224		06/2013	\$1,764	\$1,750		07/2013						
Joint Account: ADDITIONAL INFORMATION - Real Estate													

Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account; ADDITIONAL INFORMATION - Real Estate Mortgage; Conventional Mortgage; Variable/Adjustable Rate;

**THD/CBNA** Ccs Gray Ops Center PO Box 6497 Sioux Falls SD 57117-6497 : (800) 677-0232

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Creditor Classification					
603532012981*		08/11/2000	\$2,642	\$4,700		Monthly	90	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
02/12/2013	\$0		07/2007				07/2007						06/2007
Joint Account: ADDITIONAL INFORMATION - Account Closed At Consumers													

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

**Vantage Credit Union** 4020 Fee Fee Rd Bridgeton MO 63044-2708 : (314) 298-0022

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	32	Paid and Closed						
5144*	10/01/2007	\$6,800		48M									
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2010	\$0		06/2010		\$169		06/2010						06/2010
ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;													

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Auto;

Account History 09/2009  
with Status Codes 1

**Wells FARGO** Sresg Mac N0008-010 4143 121st St Urbandale IA 50323-2310

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Creditor Classification					
376-0767*		08/01/2006	\$4,000	\$4,000		Monthly	27	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
01/01/2009	\$0		11/2007				11/2007						01/2009
Account: Wheat Account - Individual Account: ADDITIONAL INFORMATION - Closed or Paid													

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Charge;

Account History 12/2006  
with Status Codes 1

**Inquiries that display to companies (may impact your credit score)**

This section lists companies that requested your credit file. Credit grantors may view these requests when evaluating your credit worthiness. Employment inquiries do not impact your credit score.

Company Information	Inquiry Date(s)
Capital One Bank USA Na PO Box 30281 Salt Lake City, UT 84130-0281	08/11/2013 07/07/2013 06/09/2012
Credit Plus::PRIMESOURCE MORTGAGE 530 Riverside Dr Salisbury, MD 21801-6402	06/20/2013 04/16/2013 03/29/2013 02/05/2013



Company Information	Inquiry Date(s)
Credit Plus::LIBERTY LENDING CONS 530 Riverside Dr Salisbury, MD 21801-6402	01/16/2013 12/17/2012 11/08/2012 09/20/2012
Comenity Bank/Nwyrk&CO 220 W Schrock Rd Retail Instant Credit Westerville, OH 43081-2873	09/09/2012
Cbcinnovis::293GOLDEN OAK LENDIN PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317	07/09/2012
Sprint Nextel 1006 PARK MEADOWS DR LONE TREE, CO 80124	07/01/2012
Discover Financial Services 2500 Lake Cook Rd Riverwoods, IL 60015-3851	05/15/2012 09/25/2011
Wells FARGO Dealer Services Credit Bureau Disputes PO Box 1697 Winterville, NC 28590-1697	01/09/2012
Credco::DEAN KIRKWOOD INC 12395 First American Way Poway, CA 92064-6897 Phone: (800) 637-2422	01/07/2012
Comenity Bank/Express 555 W 112th Ave Northglenn, CO 80234-3022	10/10/2011
KROLL Factual Data::2602 ROYAL BANKS OF 5200 Hahns Peak Dr Loveland, CO 80538-8852	09/28/2011
US Cellular - Cedar Rapids 300 Collins Rd NE 6344500/000/40/651/602930 Cedar Rapids, IA 52402-3119	08/22/2011

**Inquiries that do not display to companies (do not impact your credit score)**  
*(This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. - examples of this inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.)*

**Company Information - Prefix Descriptions:**

- PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for 12 months)
- PR - Inquires with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR Inquires remain for 12 months)
- AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for 12 months)
- Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
- ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for 24 months)
- ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months)
- EMPL - Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)

Company Information	Inquiry Date(s)
Equifax PO Box 740241 Atlanta, GA 30374-0241	08/15/2013 08/12/2013 07/17/2013 07/17/2013 07/17/2013 07/17/2013 07/10/2013 07/07/2013
AR-Wells FARGO 800 Walnut St Des Moines, IA 50309-3605	07/02/2013 07/02/2013
AR-Chase Auto Finance 950 Corbindale Rd 4th Fl Houston, TX 77024-2800	05/28/2013
AR-Capital One PO Box 30253 Salt Lake City, UT 84130-0253 Phone: (800) 477-6000	05/14/2013
	05/07/2013



Company Information	Inquiry Date(s)
AR-Macys/Dsmb 9111 Duke Blvd Mason, OH 45040-8999	10/26/2012
PRM-Sher Financial - Masada 228 E Orange St Citizens Lending Group Lancaster, PA 17602-2962	09/27/2012
ND-Eqxcatt PO Box 740241 Atlanta, GA 30374-0241	08/09/2012 05/02/2012
EMPL-Southern Commercial Bank 5515 S Grand Blvd Saint Louis, MO 63111-1807	02/28/2012

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

### ***A Summary of Your Rights Under the Fair Credit Reporting Act***

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.



- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB	b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P. O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416

TYPE OF BUSINESS:	CONTACT:
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357



### **Commonly Asked Questions About Credit Files**

**Q. How can I correct a mistake in my credit file ?**

- A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

**Q. Why doesn't my credit information from Equifax match that of Experian and TransUnion ?**

- A. Credit information providers do not share your credit data with each other. As a result, updates made to your Equifax credit file may not be reflected on reports from Experian and TransUnion. You will need to contact the other credit information services directly to correct any inaccurate information. Contact information is provided below:

**Trans Union, PO Box 1000, Chester, PA 19022 Phone: (800) 888-4213**

**Experian, P.O. Box 9530 Allen, TX 75013 Phone: (888) 397-3742**

**Q. If I do have credit problems, is there someplace where I can get advice and assistance ?**

- A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

### **Facts You Should Know**

- o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain for up to 7 years from the Date of 1st Delinquency.

Credit or Other Reported Accounts: Accounts paid as agreed remain for up to 10 years from the Date of Last Activity. Accounts not paid as agreed (i.e. delinquent, charge off, accounts placed for collection) remain for up to 7 years from the Date of 1st Delinquency.

Public Records: Remain for up to 7 years from the date filed, except:

Bankruptcy - Chapter 7 and 11 remain for up to 10 years from the date filed.

Bankruptcy - Chapter 13 dismissed or no disposition rendered remain for up to 10 years from the date filed.

Unpaid state tax liens remain indefinitely.

Unpaid federal tax liens remain for up to 10 years from the date filed.

Paid tax liens remain for up to 7 years from the date released.

New York State Residents Only: Satisfied judgments remain for up to 5 years from the date filed; paid collections remain for up to 5 years from the Date of 1st Delinquency.

California State Residents Only: Unpaid tax liens remain for up to 10 years from the date filed or up to 7 years from the date released.

Payment history and Historical Account Information for an account on your credit file, if any, is found at the bottom of an account under the title "Account History with Status Codes" or "Historical Account Information" respectively.

This payment history reflects the month, year and late payment status, and is generally supplied by credit grantors or other furnishers of information to Equifax with whom you have a relationship. This history is included on both open accounts and accounts that have already been closed.

The historical account information reflects a broader view of your credit behavior over a 24 month period. This history is also included on both open accounts and closed accounts.

Payment in full does not remove your payment history or historical account information. If you have always paid an account as agreed, the account should not have payment history status information. Specific payment history typically remains on your credit file for up to 7 years from the date shown for it.

- o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

#### **Additional Notice to Consumer:**

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.



**EQUIFAX**  
**RESEARCH REQUEST FORM**

You may initiate an investigation request via the internet at [www.investigate.equifax.com](http://www.investigate.equifax.com). To initiate your request or if you elect below to have the results of your investigation posted on a secured website, you will need the below confirmation number, email address you provided, and ID information.

Or, mail this document to the following address:

Equifax Information Services LLC  
P.O. Box 105314  
Atlanta GA 30348

Email Address (please print clearly): \_\_\_\_\_

Would you like Equifax to hide the first 5 digits of your social security number on our response to you? Circle: Yes No

**Confirmation Number: 3227035391**

Intentionally making any false statements to a consumer reporting agency for the purpose of having it placed on a consumer report is punishable by law in some states. To ensure that your request is processed accurately, please enlarge photocopies of any items that contain small print (i.e. driver's license, W2 Forms, etc.). Photocopies that are not legible or contain highlighting may cause us to request that you resubmit your request for clarity.

If your identity information differs from the information listed on this form, please fill in the correct information in the space provided for each item. Please provide a photocopy of your driver's license, social security card, or recent utility bill that reflects the correct information.

Name: Kimberly M Haman

SS#: XXX-XX-1866

DOB: May 1, 1967

Current Address: 5624 Briarwood Estates Dr, Saint Louis, MO 63129

Previous Address(es): 29541 State Highway Y, Jonesburg, MO 63351  
5612 Briarwood Estates Dr D, Saint Louis, MO 63129

Daytime Phone Number \_\_\_\_\_

Evening Phone Number \_\_\_\_\_

List other names which you have used for credit in the past \_\_\_\_\_

**Collection Agency Information**

Collection Agency Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Reason for investigation: ☐ Not Mine ☐ Collection Paid in Full ☐ Paid Before Collection Status  
☐ Other (Please explain) \_\_\_\_\_

Collection Agency Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Reason for investigation: ☐ Not Mine ☐ Collection Paid in Full ☐ Paid Before Collection Status  
☐ Other (Please explain) \_\_\_\_\_

**Credit Account Information**

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Reason for investigation: ☐ Not Mine ☐ Paid in Full ☐ Current/Previous Payment Status Incorrect ☐ Account Closed  
☐ Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Reason for investigation: ☐ Not Mine ☐ Paid in Full ☐ Current/Previous Payment Status Incorrect ☐ Account Closed  
☐ Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Reason for investigation: ☐ Not Mine ☐ Paid in Full ☐ Current/Previous Payment Status Incorrect ☐ Account Closed  
☐ Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_  
Reason for investigation: ☐ Not Mine ☐ Paid in Full ☐ Current/Previous Payment Status Incorrect ☐ Account Closed  
☐ Other (Please explain) \_\_\_\_\_